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INDEXING INSTRUCTIONS:

LOT 50, SECTION B, AUTUMN WOODS SUBDIVISION, * T-1-S, R-7-W

SUBSTITUTION OF TRUSTEE

* SECTION 19

STATE OF MISSISSIPPI
COUNTY OF DESOTO

WHEREAS, on the 23rd day of JULY, 2001,
STEPHEN J. YOUNG AND NITA R. YOUNG, HUSBAND AND WIFE executed
a Deed of Trust to ARNOLD WEISS
Trustee for the use and benefit of PULASKI MORTGAGE COMPANY
beneficiary, which Deed of Trust is on file and of record in the office of
the Chancery Clerk of DESOTO County, Mississippi, in Deed of Trust Record Book 1358
at Page 788, thereof, and

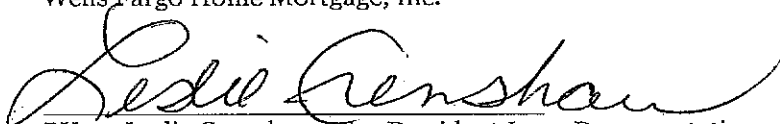
WHEREAS, the undersigned is the present holder and beneficiary of the Deed of Trust referred to above;
and

WHEREAS, under the terms of said Deed of Trust, the beneficiary or any assignee is authorized to
appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of
Trust; and

NOW, THEREFORE, the undersigned holder of said Deed of Trust does hereby appoint and substitute
Emily Kaye Courteau, as Trustee, the said Emily Kaye Courteau to have all rights, powers and privileges
granted the Trustee in said Deed of Trust.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee
is hereby authorized to transfer and assign said bid to convey title to said Foreclosed property to the
SECRETARY OF VETERANS AFFAIRS, an officer of the United States of America, or the SECRETARY
OF HOUSING AND URBAN DEVELOPMENT, or whosoever the undersigned shall authorize. The
statement in the Substitute Trustee's Deed that the undersigned has requested the transfer of its bid to
Grantee (s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence
in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and
empowered to execute the same.


IN WITNESS WHEREOF, the undersigned has caused this instrument to be executed by its duly
authorized officers on this 11th day of NOVEMBER, 2003.
Wells Fargo Home Mortgage, Inc.


BY: Leslie Crenshaw, Vice President Loan Documentation

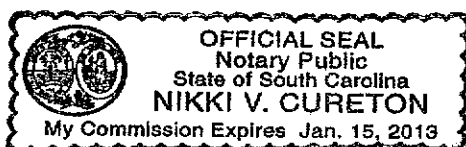
STATE OF South Carolina
COUNTY OF: York

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction
aforesaid, Leslie Crenshaw known personally to me to be the Vice President Loan Documentation of
the within named Wells Fargo Home Mortgage, Inc. and that (s) he executed and delivered the within
and foregoing instrument on the day and year therein mentioned for and on behalf of said corporation,
and as its own act and deed for the purposes therein mentioned, having been first duly authorized so to
do.

WITNESS my signature and official seal on this, the 11th day
of NOVEMBER, 2003.


NOTARY PUBLIC

MY COMMISSION EXPIRES:



STATE MS.-DESOTO CO.
FILED

Nov 13 10 54 AM '03

YOUNG/F03-4045/KYH

BK 1869 PG 562
RE. DAVIS CH. CLK.